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	3	(d. d. 1000) 110 paren		Attorney Docket Nu		2695				
PADE	DECLARATION	I FOR UTILI SIGN	ITY OR	First Named Invento		Daniel I	Bettenburg			
		PPLICATION		COMPLETE IF KNOWN						
	(37 C	FR 1.63)		Application Number		10 / 688,321				
	Declaration X	X Declarat	Declaration Submitted after Initial Filing (surcharge	Filing Date	10/1	10/17/2003 3628				
	Submitted Of with Initial	R Submitte		Art Unit	362					
•	Filing	(37 ČFR required	R 1.16 (e))	Examiner Name						
	My residence, mailing address, and citizenship are as stated below next to my name. I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHOD FOR EVALUATING SECONDARY MARKET OPTIONS FOR LOANS (Title of the Invention) the specification of which is attached hereto									
	OR X was filed on (MM/DD/YY		003	as United States Application Number or PCT International			ational			
	Application Number 10/68	8,321	and was amende	ed on (MM/DD/YYYY)			(if ap	plicable).		
	I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application. I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.									
	Prior Foreign Application Number(s)		ountry	Foreign Filing Date (MM/DD/YYYY)		iority Claimed	Certified Co	opy Attached? NO		
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[Page 1 of 2]

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

DECLARATION — Utility or Design Patent Application

			<u>'</u>					
Direct all correspondence to: Customer Number or Bar Code Label OR X Correspondence address below								
BECK & TYSVER, P.L.L.C.								
2900 THOMAS AVENUE SOUTH Address SUITE 100								
City MINNEAPOLIS		MN State	55416 ZIP					
USA Country Tele	ephone 612-9	915-9633	612-915-9637					
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR : A petition has been filed for this unsigned inventor								
Given Name Daniel Family Name or Surname Bettenburg								
Inventor's Duil Bellimber	Date 3/17/04							
St. Paul Residence: City	MN State	US Country	US Citizenship					
2211 Fairmount Avenue Mailing Address								
St. Paul City	MN State	55105-118 ZIP	51 US Country					
NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor								
Given Name Frank Family Name Docherty (first and middle [if any]) or Surname								
Inventor's Signature Lank Josherty Date 3/17/200								
Mound Residence: City	MN State	US Country	US Citizenship					
6333 Bayridge Road Mailing Address								
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Additional inventors are being named on thesupplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.								